

State of Washington
Office of the Insurance Commissioner

1999 Washington Market Share and Loss Ratio

Top 10 Authorized Companies or Groups of
Companies

Zero Premium and Loss Companies Excluded

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1 Zurich Ins Grn								
	American Federation Ins Co	43699	FL	\$1.094	0.02%	\$941	\$556	59.04%
	American Guarantee & Liability Ins	26247	NY	\$4.516	0.08%	\$3.961	\$1.558	39.34%
	American Zurich Ins Co	40142	IL	\$768	0.01%	\$1.251	\$664	53.06%
	Assurance Co Of Amer	19305	NY	\$8.876	0.17%	\$8.443	\$7.007	82.99%
	Colonial American Cas & Surety Co	34347	MD	\$1.275	0.02%	\$480	\$167	34.80%
	Empire Fire & Marine Ins Co	21326	NE	\$1.727	0.03%	\$1.638	\$948	57.87%
	Farmers Ins Co Of WA	21644	WA	\$416.794	7.79%	\$412.869	\$294.950	71.44%
	Farmers Ins Exch	21652	CA	\$22.979	0.43%	\$22.364	\$17.678	79.05%
	Fidelity & Deposit Co Of MD	39306	MD	\$5.573	0.10%	\$5.583	\$899	16.10%
	Foremost Ins Co	11185	MI	\$4.408	0.08%	\$4.390	\$1.821	41.48%
	Foremost Property & Cas Ins Co	11800	MI	\$3.363	0.06%	\$3.211	\$1.685	52.48%
	Foremost Signature Ins Co	41513	MI	\$9.006	0.17%	\$8.849	\$5.019	56.71%
	Home Ins Co	22527	NH	\$237	0.00%	\$237	(\$4.083)	(1722.83)%
	Maine Bonding & Cas Co	19321	ME	\$0	0.00%	\$0	(\$32)	0.00%
	Maryland Cas Co	19356	MD	\$9.725	0.18%	\$9.467	\$7.179	75.83%
	Mid-Century Ins Co	21687	CA	\$69.965	1.31%	\$71.248	\$58.991	82.80%
	Northern Ins Co Of Ny	19372	NY	\$9.554	0.18%	\$9.246	\$5.908	63.90%
	Truck Ins Exch	21709	CA	\$16.694	0.31%	\$15.871	\$11.690	73.66%
	Universal Underwriters Ins Co	41181	KS	\$14.307	0.27%	\$13.612	\$7.697	56.54%
	Valiant Ins Co	26611	IA	\$4.422	0.08%	\$4.586	\$2.226	48.54%
	ZC Ins Co	22730	NJ	\$1.718	0.03%	\$1.423	\$829	58.26%
	Zurich American Ins Co	16535	NY	\$14.947	0.28%	\$12.625	\$12.007	95.11%
	Group Totals			\$621.947	11.62%	\$612.297	\$435.364	71.10%
2 Safeco Ins Grn								
	American Economy Ins Co	19690	IN	\$67.821	1.27%	\$62.517	\$46.346	74.13%
	American States Ins Co	19704	IN	\$72.526	1.36%	\$61.460	\$47.324	77.00%
	American States Preferred Ins Co	37214	IN	\$36.084	0.67%	\$38.652	\$22.974	59.44%
	First Natl Ins Co Of Amer	24724	WA	\$47.311	0.88%	\$49.047	\$34.628	70.60%
	General Ins Co Of Amer	24732	WA	\$64.909	1.21%	\$76.025	\$56.899	74.84%
	Safeco Ins Co Of Amer	24740	WA	\$175.996	3.29%	\$185.186	\$119.497	64.53%
	Safeco Ins Co Of IL	39012	IL	\$126.152	2.36%	\$114.903	\$82.779	72.04%
	Group Totals			\$590.800	11.04%	\$587.792	\$410.448	69.83%
3 State Farm II								
	State Farm Fire And Cas Co	25143	IL	\$186.319	3.48%	\$181.579	\$111.623	61.47%
	State Farm General Ins Co	25151	IL	\$11.964	0.22%	\$14.959	\$8.020	53.61%
	State Farm Mut Auto Ins Co	25178	IL	\$381.431	7.13%	\$381.949	\$243.422	63.73%
	Group Totals			\$579.714	10.83%	\$578.487	\$363.065	62.76%

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4	Allstate Ins Grn							
	Allstate Ind Co	19240	IL	\$118.837	2.22%	\$118.093	\$76.735	64.98%
	Allstate Ins Co	19232	IL	\$328.409	6.14%	\$322.045	\$177.789	55.21%
	Deerbrook Ins Co	37907	IL	\$4.276	0.08%	\$2.806	\$1.684	60.03%
	Group Totals			\$451.522	8.44%	\$442.944	\$256.208	57.84%
5	Public Empls							
	Pemco Ins Co	18805	WA	\$70.786	1.32%	\$69.770	\$42.563	61.00%
	Pemco Mut Ins Co	24341	WA	\$206.998	3.87%	\$207.905	\$122.521	58.93%
	Group Totals			\$277.785	5.19%	\$277.674	\$165.084	59.45%
6	United Services Automobile Assn Grn							
	United Services Auto Assoc	25941	TX	\$103.592	1.94%	\$101.200	\$72.075	71.22%
	USAA Cas Ins Co	25968	TX	\$64.897	1.21%	\$62.717	\$40.083	63.91%
	USAA General Ind Co	18600	TX	\$2.865	0.05%	\$2.470	\$957	38.73%
	Group Totals			\$171.354	3.20%	\$166.386	\$113.114	67.98%
7	Mutual Of Enumclaw Ins Co							
	Mutual Of Enumclaw Ins Co	14761	WA	\$143.138	2.67%	\$140.335	\$86.978	61.98%
	Group Totals			\$143.138	2.67%	\$140.335	\$86.978	61.98%
8	CNA Ins Gro							
	American Cas Co Of Reading PA	20427	PA	\$4.920	0.09%	\$4.774	\$21.069	441.33%
	Boston Old Colony Ins Co	20761	MA	\$0	0.00%	\$0	\$63	0.00%
	Commercial Ins Co Of Newark NJ	20818	NJ	(\$23)	0.00%	(\$4)	\$426	(10819.09)%
	Continental Cas Co	20443	IL	\$28.923	0.54%	\$28.486	\$52.549	184.47%
	Continental Ins Co	35289	NH	\$43.863	0.82%	\$42.196	\$43.552	103.21%
	Fidelity & Casualty Co Of NY	35270	NH	\$5.364	0.10%	\$5.828	\$2.416	41.45%
	Firemens Ins Co Of Newark NJ	20850	NJ	\$6.258	0.12%	\$2.809	\$4.537	161.54%
	Glens Falls Ins Co	34622	DE	\$0	0.00%	\$0	\$2.159	(768311.74)%
	Kansas City Fire & Marine Ins Co	20885	MO	\$0	0.00%	\$0	(\$122)	1217450.00%
	National Fire Ins Co Of Hartford	20478	CT	\$1.844	0.03%	\$1.779	\$2.543	142.98%
	Niaqara Fire Insurance Co	35106	DE	\$0	0.00%	\$1	(\$32)	(6202.50)%
	Transcontinental Ins Co	20486	NY	\$10.582	0.20%	\$11.312	\$7.214	63.78%
	Transportation Ins Co	20494	IL	\$23.399	0.44%	\$25.924	\$21.142	81.55%
	Universal Surety Of Amer	13200	TX	\$9	0.00%	\$10	\$0	3.68%
	Valley Forge Ins Co	20508	PA	\$4.220	0.08%	\$4.500	\$5.332	118.48%
	Western Surety Co	13188	SD	\$1.917	0.04%	\$1.875	\$206	10.96%
	Group Totals			\$131.273	2.45%	\$129.488	\$163.054	125.92%

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9 Progressive Grn								
	Halcyon Ins Co	16322	OH	\$6.913	0.13%	\$3.844	\$2.507	65.21%
	National Continental Ins Co	10243	NY	\$29	0.00%	\$55	\$52	94.76%
	Progressive American Ins Co	24252	FL	\$18.856	0.35%	\$17.780	\$11.594	65.21%
	Progressive Cas Ins Co	24260	OH	\$11.191	0.21%	\$10.985	\$6.472	58.92%
	Progressive Classic Ins Co	42994	WI	\$21.292	0.40%	\$18.645	\$10.576	56.72%
	Progressive Northern Ins Co	38628	WI	\$23.542	0.44%	\$22.607	\$13.356	59.08%
	Progressive Northwestern Ins Co	42919	WA	\$9.983	0.19%	\$11.816	\$6.963	58.93%
	Progressive Preferred Ins Co	37834	OH	\$8.894	0.17%	\$6.818	\$4.837	70.95%
	Progressive Specialty Ins Co	32786	OH	\$14.215	0.27%	\$13.456	\$8.694	64.61%
	Progressive West Ins Co	27804	CA	\$7.326	0.14%	\$3.707	\$2.847	76.78%
	United Fncl Cas Co	11770	MO	\$267	0.00%	\$570	\$181	31.81%
Group Totals				\$122.508	2.29%	\$110.282	\$68.078	61.73%
10 Hartford Fire & Cas Grn								
	Hartford Accid & Ind Co	22357	CT	\$4.211	0.08%	\$2.935	\$2.046	69.71%
	Hartford Cas Ins Co	29424	IN	\$14.413	0.27%	\$12.278	\$6.902	56.21%
	Hartford Fire In Co	19682	CT	\$13.309	0.25%	\$12.655	\$7.673	60.63%
	Hartford Ins Co Of The Midwest	37478	IN	\$19.000	0.36%	\$17.704	\$10.760	60.78%
	Hartford Underwriters Ins Co	30104	CT	\$52.511	0.98%	\$50.804	\$32.307	63.59%
	Property & Cas Ins Co Of Hartford	34690	IN	\$422	0.01%	\$235	\$128	54.24%
	Trumbull Ins Co	27120	CT	\$535	0.01%	\$284	\$77	27.08%
	Twin City Fire Ins Co Co	29459	IN	\$5.698	0.11%	\$5.753	\$2.076	36.09%
Group Totals				\$110.097	2.06%	\$102.648	\$61.967	60.37%
Top 10 Group Totals				\$3.200.138	59.80%	\$3.148.334	\$2.123.361	67.44%
All Other Companies				\$2.151.164	40.20%	\$2.113.214	\$1.442.659	68.27%
Totals				\$5.351.301	100.00%	\$5.261.548	\$3.566.020	67.78%

(1) Excluding all Loss Adjustment Expenses (LAE)